

PTO/SB/08a (08-03)  
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Substitute for form 1449A/PTO		<b>Information Known</b>			
		Application Number	10/743201		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Filing Date	12/22/2003		
		First Named Inventor	Parankiranthan, Kiritharan		
		Art Unit	3626		
		Examiner Name	Blecic		
Sheet	1	of	2	Attorney Docket Number	LPD092603USNP

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
AS		US-5083270	01-21-1992	Gross et al.	col 2 lines 40-45
		US-5138502	08-04-1992	Van Remortel et al.	col 2 lines 50-55, step 218 Fig. 2
		US-5926800	07-20-1999	Baronowski et al.	col 1 lines 7-15, col 13 lines 12-50
		US-8330541	12-11-2001	Meyer et al.	col 1 lines 55-65, col 3 lines 13-37
		US-8393405	05-21-2002	Vicente	col 1 lines 64-67, col 4 lines 53-60
		US-20010047325A1	11-28-2001	Livingston	para 0008, 0056
		US-20030088430A1	05-08-2003	Ruark	para 0001, 0006, 0007
		US-20030208385A1	11-08-2003	Zander et al.	para 0001
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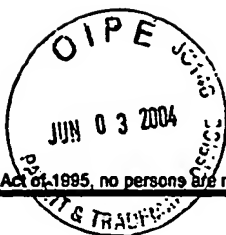
FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
CR		EP00978795A2	02-09-2000	Corcoran	para 0004 - 0007	
CR		WO2004/013794A2	02-12-2004	Hill et al.	page 6, lines 4 - 15	

Examiner Signature		Date Considered	11-4-04
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Substitute for form 1449B/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	10/743201
		Filing Date	12/22/2003
		First Named Inventor	Parankiranthan, Kiritharan
		Art Unit	3626
		Examiner Name	Bleck
Sheet 2	of 2	Attorney Docket Number	LPD092603USNP

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
CB		"Viatical Reinsurance Latest Signs of Change", <u>National Underwriter - Life &amp; Health</u> , Feb. 8, 1999, US.	
CB		GARY CHODES, "High Net Worth Viaticals Ripe for Reinsurers", <u>National Underwriter - Life &amp; Health</u> , April 26, 1999, US.	
CB		JEFF BENJAMIN, "Investing in Death Gets a New Life", <u>Investment News</u> , Vol 5, No. 8, Feb. 26, 2001, US.	
CB		"Life-policy Firms Secure Financing", <u>Asset-Backed Alert</u> , August 20, 2001, US.	
CB		"Issuer's Plan Rekindles Death-bond Debate", <u>Asset-Backed Alert</u> , March 29, 2002, US.	
CB		RON PLANKO, "Cashing Out", <u>Best's Review</u> , Vol 102, Issue 12, April 1, 2002, US.	

Examiner Signature		Date Considered	11-4-04
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**Complete if Known**

Application Number	10/743201
Filing Date	12/22/2003
First Named Inventor	Kiritharan Parankiranthan
Art Unit	3626
Examiner Name	Blec/c
Attorney Docket Number	LECPRV1

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